

PLAINTIFF'S APPENDIX III

INDEX OF FACTUAL ALLEGATIONS

A. Originator-Specific Facts Regarding Underwriting Abandonment

Complaint Citation	Originator(s)
¶¶ 271-350	Countrywide
¶¶ 351-91	Bear Stearns Residential Mortgage and EMC Mortgage
¶¶ 392-416	IndyMac Bank
¶¶ 417-482	Washington Mutual Mortgage Securities Corp
¶¶ 483-513	Wells Fargo
¶¶ 514-32	Ameriquist Mortgage
¶¶ 550-69	Chase Home Finance and JPMorgan Chase
¶¶ 570-596	AHM
¶¶ 597-615	MortgageIT
¶¶ 616-28	Silver State
¶¶ 629-36	Alliance Bancorp
¶¶ 637-60	Morgan Stanley Mortgage Capital
Appx. IX ¶¶ 1-9	Bank of America
Appx. IX ¶¶ 10-16	BankUnited
Appx. IX ¶¶ 17-22	Brooks America Mortgage
Appx. IX ¶¶ 23-37	Chevy Chase and B.F. Saul
Appx. IX ¶¶ 38-53	CitiMortgage
Appx. IX ¶¶ 54-65	Credit Suisse and DLJ Mortgage Capital
Appx. IX ¶¶ 66-78	Decision One Mortgage
Appx. IX ¶¶ 79-84	Downey Savings & Loan
Appx. IX ¶¶ 85-99	First Horizon Home Loan
Appx. IX ¶¶ 100-09	First National Bank of Nevada and First National Bank of Arizona
Appx. IX ¶¶ 110-119	Flagstar Bank
Appx. IX ¶¶ 120-40	GMAC Mortgage, Residential Funding Corporation, and HomeComings Financial
Appx. IX ¶¶ 141-65	GreenPoint Mortgage
Appx. IX ¶¶ 166-75	HomeBanc Mortgage
Appx. IX ¶¶ 176-81	Metrocities
Appx. IX ¶¶ 182-205	National City Mortgage
Appx. IX ¶¶ 206-16	Ohio Savings Bank
Appx. IX ¶¶ 217-21	OwnIt Mortgage Solutions
Appx. IX ¶¶ 222-33	PHH Mortgage
Appx. IX ¶¶ 234-38	Southstar Funding and Opteum Financial Services
Appx. IX ¶¶ 239-48	SunTrust Mortgage
Appx. IX ¶¶ 250-61	Thornburg Mortgage Home Loans
Appx. IX ¶¶ 262-70	Wachovia Mortgage
Appx. IX ¶¶ 271-87	Wilmington Finance

B. Originator-Specific Confidential Sources

Complaint Citation	CS #	Originator(s)
¶¶ 327-349	1-2, 4-5	Countrywide
¶¶ 365-73	6-7	Bear Stearns Residential Mortgage and EMC Mortgage
¶¶ 410-14	9-12	IndyMac Bank
¶¶ 457-79	13-19	Washington Mutual Mortgage Securities Corp
¶¶ 487-502	20-24	Wells Fargo
¶¶ 564-67	28-29	Chase Home Finance and JPMorgan Chase
¶¶ 582-85, 593	31	AHM
Appx. IX ¶¶ 2-8	39	Bank of America
Appx. IX ¶¶ 24-34	40	Chevy Chase and B.F. Saul
Appx. IX ¶¶ 39-52	41-42	CitiMortgage
Appx. IX ¶¶ 69-76	43	Decision One Mortgage
Appx. IX ¶¶ 92-95	44	First Horizon Home Loan
Appx. IX ¶¶ 134-39	45, 47	GMAC Mortgage, Residential Funding Corporation, and HomeComings Financial
Appx. IX ¶¶ 145-48	46	GreenPoint Mortgage
Appx. IX ¶¶ 169-74	60-61	HomeBanc Mortgage
Appx. IX ¶¶ 188-200	56, 58-59	National City Mortgage
Appx. IX ¶¶ 192, 201, 220	49	OwnIt Mortgage Solutions
Appx. IX ¶¶ 223-29	50	PHH Mortgage
Appx. IX ¶¶ 240-48	51	SunTrust Mortgage
Appx. IX ¶¶ 257-60	52	Thornburg Mortgage Home Loans
Appx. IX ¶¶ 263-68	53	Wachovia Mortgage
Appx. IX ¶¶ 272-86	54-55	Wilmington Finance

C. Loan File Reviews Demonstrating Material Underwriting Defects

Complaint Citation	Originator(s)
¶¶ 375-77	EMC Mortgage
¶¶ 378-80	Bear Stearns Residential Mortgage
¶¶ 587-89	AHM
¶¶ 599-608	MortgageIT
¶¶ 617-19, 640-42	Silver State
¶¶ 631-35	Alliance Bancorp
¶¶ 643-46	Morgan Stanley
Appx. IX ¶¶ 19-20	Brooks America
Appx. IX ¶¶ 87-88	First Horizon
Appx. IX ¶ 108	FNB Arizona
Appx. IX ¶¶ 177-80	Metrocities
Appx. IX ¶¶ 209-15	Ohio Savings Bank
Appx. IX ¶¶ 230-31	PHH
Appx. IX ¶¶ 236-37	Opteum Financial / SouthStar

The Bank also complemented its own loan file reviews by citing re-underwriting and forensic reviews performed by certain governmental entities and monoline insurers.

Complaint Citation	Originator(s)
¶¶ 315, 318, 321, 324-25	Countrywide
¶¶ 362-64	EMC
¶¶ 396, 404-05	IndyMac
Appx. IX ¶¶ 55-58, 60-62	Credit Suisse and DLJ
Appx. IX ¶¶ 112-17	Flagstar
Appx. IX ¶¶ 123-25, 128-32	GMAC, RFC, HomeComings
Appx. IX ¶¶ 157-60	GreenPoint

D. Originator-Specific Allegations Regarding Appraisal Manipulation

Complaint Citation	Originator(s)
¶¶ 307-13, 324-26, 331-32, 339	Countrywide
¶¶ 362, 368, 372, 375, 380-89	Bear Stearns Residential Mortgage and EMC Mortgage
¶¶ 394-97, 413-14	IndyMac Bank
¶¶ 422-23, 433-50, 461-80	Washington Mutual Mortgage Securities Corp
¶¶ 498-502	Wells Fargo
¶¶ 518-19	Ameriquist Mortgage
¶¶ 556, 566	Chase Home Finance and JPMorgan Chase
¶¶ 587, 590-94	AHM
¶¶ 609-10	MortgageIT
¶¶ 623-26	Silver State
¶¶ 633-36	Alliance Bancorp
¶¶ 654-58	Morgan Stanley Mortgage Capital
Appx. IX ¶¶ 13-14	BankUnited
Appx. IX ¶¶ 29-30	Chevy Chase and B.F. Saul
Appx. IX ¶ 49	CitiMortgage
Appx. IX ¶¶ 59, 63-64	Credit Suisse and DLJ Mortgage Capital
Appx. IX ¶¶ 75-76	Decision One Mortgage
Appx. IX ¶¶ 81, 83	Downey Savings & Loan
Appx. IX ¶¶ 89-91	First Horizon Home Loan
Appx. IX ¶ 103	First National Bank of Nevada and First National Bank of Arizona
Appx. IX ¶¶ 128-32, 135-36	GMAC Mortgage, Residential Funding Corporation, and HomeComings Financial
Appx. IX ¶¶ 149, 151, 161-63	GreenPoint Mortgage
Appx. IX ¶¶ 177-78	Metrocities
Appx. IX ¶¶ 196-97,	National City Mortgage

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Appx. IX ¶¶ 212-15	Ohio Savings Bank
Appx. IX ¶¶ 231-32	PHH Mortgage
Appx. IX ¶ 253	Thornburg Mortgage Home Loans
Appx. IX ¶¶ 263-68	Wachovia Mortgage

E. Appraisal Reviews Demonstrating USPAP Violations

Complaint Citation	Originator(s)
¶¶ 382-86	EMC
¶¶ 387-88	Bear Stearns
¶¶ 590-92	AHM
¶ 609	MortgageIT
¶ 623	Silver State
¶¶ 654-58	Morgan Stanley
Appx. IX ¶¶ 89-90	First Horizon
Appx. IX ¶¶ 212-15	Ohio Savings Bank
Appx. IX ¶ 232	PHH

F. Originator-Specific Factual Allegations Regarding Predatory Lending

Complaint Citation	Originator(s)
¶¶ 298, 303, 341-49	Countrywide
¶ 365-66, 369	Bear Stearns Residential Mortgage and EMC Mortgage
¶ 394	IndyMac Bank
¶¶ 420, 451-56	Washington Mutual Mortgage Securities Corp
¶¶ 505-513	Wells Fargo
¶¶ 522-29	Ameriquist Mortgage
¶¶ 611-613	MortgageIT
¶ 649	Morgan Stanley Mortgage Capital
Appx. IX ¶ 31	Chevy Chase and B.F. Saul
Appx. IX ¶ 52	CitiMortgage
Appx. IX ¶ 64	Credit Suisse and DLJ Mortgage Capital
Appx. IX ¶ 77	Decision One Mortgage
Appx. IX ¶ 111	Flagstar Bank
Appx. IX ¶¶ 126, 139	GMAC Mortgage, Residential Funding Corporation, and HomeComings Financial
Appx. IX ¶ 164	GreenPoint Mortgage
Appx. IX ¶¶ 202-04	National City Mortgage
Appx. IX ¶ 242	SunTrust Mortgage
Appx. IX ¶ 276	Wilmington Finance

G. Materiality of Misstatements

Complaint Citation	Material Misstatement
¶¶ 6, 9-11, 209, 840	Compliance with underwriting guidelines
¶¶ 854-63	Compliance with appraisal standards; Loan-to-Value ratios
¶¶ 211-15, 737-39, 891-93	Triple-A credit ratings
¶¶ 252, 900-04	Compliance with predatory lending laws
¶¶ 210, 680, 912-14	Due diligence
¶¶ 811-19, 919	Valid assignment and transfer of mortgages and promissory notes
¶ 890	Compound high risk mortgages

H. The Bank's Reliance on Each Misrepresentation was Justifiable

Complaint Citation	Misstatement
¶ 840	Compliance with underwriting guidelines
¶¶ 858, 861	Compliance with appraisal standards; Loan-to-Value ratios
¶¶ 4, 211, 215, 802-810, 891	Triple-A credit ratings
¶¶ 900-904	Compliance with predatory lending laws
¶¶ 210, 912-914	Due diligence
¶ 919	Valid assignment and transfer of mortgages and promissory notes
¶ 840	Compound high risk mortgages

I. Allegations that Defendants Should Have Known Each Category of Representation was Materially Misleading

Complaint Citation	Misstatement
¶ 846	Compliance with underwriting guidelines
¶ 865	Compliance with appraisal standards; Loan-to-Value ratios
¶¶ 892, 897	Triple-A credit ratings
¶ 907	Compliance with predatory lending laws
¶ 918	Due diligence
¶ 928	Valid assignment and transfer of mortgages and promissory notes
¶ 846	Compound high risk mortgages